

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re:  
Richard & Janice Cheers,  
SSN: XXX-XX-8810  
SSN: XXX-XX-5883  
Debtor(s)

) Case No. 19-40447  
 ) Chapter 13  
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 )

**CHAPTER 13 PLAN**

<b>1.1</b>	<b>A limit on the dollar amount of a secured claim, which may result in a partial payment or no payment at all to the secured creditor.</b>	<input type="checkbox"/> Included <input checked="" type="checkbox"/> Not Included
<b>1.2</b>	<b>Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest.</b>	<input type="checkbox"/> Included <input checked="" type="checkbox"/> Not Included
<b>1.3</b>	<b>Nonstandard provisions set out in Part 5.</b>	<input checked="" type="checkbox"/> Included <input type="checkbox"/> Not Included

**Part 1. NOTICES**

**TO DEBTORS:** This form sets out options that may be appropriate in some cases, but the presence of an option does not indicate that the option is appropriate in your circumstances or that it is permissible in the Eastern District of Missouri. **Plans that do not comply with local rules and judicial rulings may not be confirmable.**

**TO CREDITORS:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment, you or your attorney must file an objection to confirmation in accordance with the Eastern District of Missouri Local Bankruptcy Rule 3015. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. **YOU MUST FILE A TIMELY PROOF OF CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED IN THE PLAN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM.**

**Part 2. PLAN PAYMENTS AND LENGTH OF PLAN**

**2.1 Plan Payments.** Debtor is to make regular payments to the Chapter 13 Trustee as follows: (complete one of the following payment options)

(A) **\$1,955.00** per month for **60** months.

2.2 **Tax Refunds.** Within fourteen days after filing federal and state income tax returns, Debtor shall provide the Chapter 13 Trustee with a copy of each return required to be filed during the life of the plan. The Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit, each year.

2.3 **Additional Lump Sums.** Debtor shall send additional lump sum(s) consisting of \_\_\_\_\_, if any, to be paid to the Trustee.

### **Part 3. DISBURSEMENTS**

Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee will be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 3.5 and fees in paragraph 3.6, those funds may be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

3.1 **Trustee.** Pay Trustee a percentage fee as allowed by law.

3.2 **Executory Contract/Lease Arrearages.** Trustee will cure pre-petition arrearage on any executory contract accepted in paragraphs 3.3(A) or (B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD (6 months or less)
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3.3 **Pay the following sub-paragraphs concurrently:**

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments (which the Debtor shall pay) in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT
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(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments (which the Trustee shall pay) in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate, other than Debtor's residence.)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph 3.5(A). Trustee shall make payments in the amount listed below or as adjusted by the creditor under terms of the loan agreement.

CREDITOR NAME	MONTHLY PAYMENT
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(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence shall be paid at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
<b>Home Point Financial</b>	<b>\$1,328.00</b>	<b>Debtor</b>

(E) **DSO Claims in equal installments.** Pay pre-petition domestic support obligation arrears (not provided for elsewhere in the plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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3.4 **Attorney Fees.** Pay Debtor's attorney **\$2,387.00** in equal monthly payments over **18** months (no less than 12 months). Any additional fees allowed by the Court shall be paid pursuant to paragraph 3.6 below. [See procedures manual for limitations on use of this paragraph]

3.5 **Pay the following sub-paragraphs concurrently:**

(A) **Pre-petition arrears on secured claims paid in paragraph 3.3.** Pay pre-petition arrearage on debts paid under paragraphs 3.3(C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
<b>Home Point Financial</b>	<b>\$0.00</b>	<b>48 Months</b>	<b>0.00%</b>

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with **6.75%** interest:

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
<b>Ally</b>	<b>\$33,740.00</b>	<b>60 Months</b>	<b>\$39,848.00</b>
<b>AmeriCredit</b>	<b>\$48,803.00</b>	<b>60 Months</b>	<b>\$57,637.00</b>

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with **6.75%** interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 3.9(A), estimated as set forth below. If no period is set forth below for a claim to be paid under this paragraph, the claim will be paid over the plan length.

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
<b>Collector of Revenue</b>	<b>\$1,006.00</b>	<b>\$10,000.00</b>	<b>60 Months</b>	<b>\$1,189.00</b>

(D) **Co-debtor debt paid in equal monthly installments.** The following co-debtor claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, such claim(s) shall be paid in equal monthly installments over the period and with interest as identified below:

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
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(E) **Post Petition Fees and Costs.** Pay any post-petition fees and costs as identified in a notice filed pursuant to Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to

pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

3.6 **Additional Attorney Fees.** Pay **\$2,400.00** of Debtor's attorney's fees and any additional Debtor's attorney's fees allowed by the Court.

3.7 **Pay sub-paragraphs concurrently:**

(A) **Unsecured Co-debtor Guaranteed Claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below:

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, will be paid a fixed amount with the balance to be owed by Debtor(s) after completion of the Plan, pursuant to §§ 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s):

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE
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3.8 **Priority Claims.** Pay priority claims allowed under § 507 that are not addressed elsewhere in the plan in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
Collector of Revenue	<b>\$1,404.83</b>
IRS	<b>\$635.44</b>

3.9 **Pay the following sub-paragraphs concurrently:**

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed: **\$112,790.79**. Amount required to be paid to non-priority unsecured creditors as determined by §1325(a)(4) hypothetical Chapter 7 liquidation calculation: **\$1,853.73** Amount required to be paid to nonpriority unsecured creditors as determined by §1325(b) calculation: **\$0.00**. Debtor guarantees a minimum of **\$1,853.73** (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s). (Choose one).

- Any deficiency shall be paid as non-priority unsecured debt.
- The Trustee shall stop payment on the creditor's claim until such time as the creditor files an amended claim showing the secured and unsecured deficiency (if any) still owed after sale of the surrendered collateral.

CREDITOR	COLLATERAL
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(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance will be paid as non-priority unsecured debt:

CREDITOR	CONTRACT/LEASE
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**Part 4. OTHER STANDARD PLAN PROVISIONS**

4.1 Absent a specific order of the Court to the contrary, the Chapter 13 Trustee, rather than the Debtor, will make all pre-confirmation disbursements pursuant to § 1326(a).

4.2 All creditors entitled to pre-confirmation disbursements, including lease creditors, must file a proof of claim to be entitled to receive payments from the Chapter 13 Trustee.

4.3 The proof of claim shall control the valuation of collateral and any valuation stated in the plan shall not be binding on the creditor.

4.4 The Trustee, in the Trustee's sole discretion, may determine to reserve funds for payment to any creditor secured by a mortgage on real estate pending filing of a claim.

4.5 Any post-petition claims filed and allowed under § 1305 may be paid through the plan.

4.6 Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

4.7 All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under § 1328. However, Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the court enters an order granting Debtor's request to avoid the liens.

4.8 Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such claimant.

**Part 5. NONSTANDARD PLAN PROVISIONS**

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

**The following plan provisions will be effective only if there is a check in the box "included" in Part 1 of this Plan:**

5.1 Upon confirmation of this plan and after the expiration of the claims bar date, the debtor may limit future notice of matters in this case to parties affected by the relief sought and parties who file claims or notice requests or entries of appearance with the clerk of court.

**Part 6. VESTING OF PROPERTY OF THE ESTATE**

6.1 Title to Debtor's property shall re-vest in Debtor(s) upon confirmation.

**Part 7. CERTIFICATION**

The debtor(s) and debtor(s) attorney, if any, certifies that the wording and order of the provisions in this Plan are identical to those contained in Official Local Form 13 of the Eastern District of Missouri, other than any Nonstandard Plan Provisions in Part 5.

DATE: 1/25/2019 DEBTOR: /s/ Richard Cheers  
Richard Cheers

DATE: 1/25/2019 DEBTOR: /s/ Janice Cheers  
Janice Cheers

DATE: 1/25/2019 /s/ David N. Gunn  
David N. Gunn, #54880MO  
2249 S. Brentwood Blvd.,  
St. Louis, MO 63144  
Tel: 314-961-9822  
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generalmail@thebkco.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In Re: )  
Richard & Janice Cheers, ) Case No. 19-40447  
 )  
 )  
 )  
 ) Chapter 13  
Debtor(s)-Movant(s), )

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on January 28, 2019 with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, address to those parties listed below on January 28, 2019.

The Consumer Law Center of Saint Louis, LLC

/s/ Samantha Smith  
Samantha Smith, Legal Assistant

Ally Financial  
Attn: Bankruptcy Dept  
Po Box 380901  
Bloomington, MN 55438

AmeriCredit/GM Financial  
Attn: Bankruptcy  
Po Box 183853  
Arlington, TX 76096

Axcess Financial  
7755 Montgomery Road  
Suite 400  
Cincinnati, OH 45236

Bank Of America  
4909 Savarese Circle  
Fl1-908-01-50  
Tampa, FL 33634

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Chase Card Services  
Correspondence Dept  
Po Box 15298  
Wilmington, DE 19850

Citibank North America  
Citibank Corp/Centralized  
Bankruptcy  
Po Box 790034  
St Louis, MO 63179

Citibank/Exxon Mobile  
Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179

Citibank/The Home Depot  
Attn: Recovery/Centralized  
Bankruptcy  
Po Box 790034  
St Louis, MO 63179

Citicards Cbna Citi Bank Po Box 6077 Sioux Falls, SD 57117	CNU of Missouri, LLC dba CashNet USA LLC 175 W. Jackson Blvd., Ste 1000 Chicago, IL 60604	Collector of Revenue 41 South Central Saint Louis, MO 63105
Collector of Revenue City of St. Louis 1200 Market Street Room 110 Saint Louis, MO 63130	Comenity Bank/Gordmans Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218	Credit First National Association Attn: Bankruptcy Po Box 81315 Cleveland, OH 44181
Credit One Bank Attn: Bankruptcy Po Box 98873 Las Vegas, NV 89193	Dell Financial Services LLC Attn: President/CEO Po Box 81577 Austin, TX 78708	Home Point Financial Corp Attn: Correspondence 11511 Luna Rd, Ste 200 Farmers Branch, TX 75234
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	LoanMe, Inc. Attn: Bankruptcy Po Box 5648 Orange, CA 92863	Mariner Finance 8211 Town Center Dr Nottingham, MD 21236
Missouri Department of Revenue Bankruptcy Unit PO Box 475 301 W. High Street Jefferson City, MO 65105-0475	OneMain Financial Attn: Bankruptcy 601 Nw 2nd Street Evansville, IN 47708	Opportunity Financial, LLC 130 East Randolph Street Suite 3400 Chicago, IL 60601
Personal Finance Co Attn: Bankruptcy 3983 Mexico Rd St Peters, MO 63376	Personal Finance Co Attn: Bankruptcy 15368 Veterans Memorial Pkwy Wentzville, MO 63385	Scott Credit Union 501 Edwardsville Road Troy, IL 62294
Sun Loan - St. John MO 9000 St. Charles Rock Rd. Saint Louis, MO 63114	Sun Loan Company Attn: Bankruptcy Dept 9855 Saint Charles Rock Road St. Ann, MO 63074	Syncb/home Dsn Outdr L Attn: Bankruptcy Po Box 965060 Orlando, FL 32896
Synchrony Bank Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	Synchrony Bank/Amazon Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	Synchrony Bank/Walmart Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896
United States Attorney 111 South 10th Street 20th Floor Saint Louis, MO 63102	Value City Furniture c/o Client Services, Inc. 3451 Harry S. Truman Blvd Saint Charles, MO 63301- 4047	Visa Dept Store National Bank/Macy's Attn: Bankruptcy Po Box 8053 Mason, OH 45040
Walmart/Synchrony Bank c/o EGS Financial Care, Inc 4740 Baxter Rd. Virginia Beach, VA 23462		